

**STATE OF HAWAII  
INSURANCE DIVISION  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

P.O. Box 3614  
Honolulu, HI 96811

Memorandum 2002-10R

September 24, 2002

TO: All Motor Vehicle Insurers Authorized in the State of Hawaii  
FROM: Wayne Metcalf, Insurance Commissioner  
SUBJECT: Annual Publication of Motor Vehicle Insurers and Premiums

Pursuant to section 431:10C-210, Hawaii Revised Statutes, the Insurance Commissioner shall publish in a newspaper of general circulation in the State a list of all motor vehicle insurers with representative annual premiums for motor vehicle insurance. The Hawaii Insurance Division intends to publish this listing based on insurers' rates in effect on **November 1, 2002**.

The representative premium listing will be based on a new applicants request for the minimum coverages required under the Hawaii Motor Vehicle Insurance Law, and may include required optional additional coverages, as follows:

\$20,000/\$40,000	Bodily Injury Liability
\$10,000	Property Damage Liability
\$10,000	Personal Injury Protection
\$20,000/\$40,000	Uninsured Motorist Coverage, Stacked
\$20,000/\$40,000	Underinsured Motorist Coverage, Stacked
\$100	Deductible Comprehensive
\$500	Deductible Collision

Automobile: 2001 Honda Accord DX, 4-door sedan, VIN 1HGCF864&1 (I.S.O., VSR=01-7; OCN=01-10)

Note: Premiums are to be provided for a **new applicant who is the sole owner of one vehicle**. Any discounts/surcharges afforded to new applicants must be separately identified on the worksheet.

Each insurer shall provide for the Commissioner's review the representative **annual** premium quotations on the enclosed **worksheets no later than October 28, 2002**. Note the following:

1. If, within the next 90 days, your company is proposing to implement a rate revision, an additional set of worksheets must be completed reflecting your proposed rates.
2. Any insurer desiring special annotations or exclusion from this publication listing may provide a written request for such consideration by the Commissioner in addition to the insurers' premium quotations.

Insurers providing motor vehicle policies in accordance with §431-12, Hawaii Revised Statutes, **Mass Merchandising** of Insurance, shall provide the address, telephone number and name of a contact person at the insurer's office in the State designated to conduct the administration of its business and handle claims. Insurers may request an additional listing to be labeled as a mass merchandising premium.

Questions may be directed to the Insurance Division's Rate and Policy Analysis Section at (808)586-2809. A motor vehicle insurer that does not transact private passenger auto business in Hawaii should submit a letter stating such exemption.

**As strict publication deadlines have been imposed, it is imperative that insurers submit accurate reports by the indicated deadline. Pursuant to §431:10C-215 and §431:14-117 HRS, failure to comply may subject your company to a civil penalty of not less than \$500 and not to exceed \$5,000.**

Enclosures: Worksheets A, B, C, D, OT, Summary Sheet